

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION

In re:)
Johnny Darrell Lorick,) CASE #: 19-00252-JJG-13
Debtor.)

DEBTOR'S APPLICATION TO EMPLOY BROKER

COMES NOW the Debtor, by undersigned counsel, and applies to the Court for an Order to Employ Broker for the sole purpose of selling real estate commonly referred to as 6445 Harrison Ridge Boulevard, Indianapolis, IN 46236. In support whereof, Debtor shows the Court as follows:

1. The Debtor needs a broker to sell an asset of the bankruptcy estate; specifically, real estate commonly referred to as 6445 Harrison Ridge Boulevard, Indianapolis, IN 46236.
2. The Debtor wishes to employ James Gilday – Keller Williams – Indianapolis/Carmel, 11550 N Meridian Street, Suite 450, Carmel, IN 46032. The contact phone number is: (317) 797-5062 and the email address is jim@thegildaygroup.com.
3. Your applicant, the Debtor herein, has selected said broker because realtor has considerable experience in these matters and is qualified to act as Broker for Debtor and has no conflict with the estate, pursuant to an affidavit of James Gilday – Keller Williams – Indianapolis/Carmel, a copy of which is attached hereto as Exhibit "B".
4. The terms and conditions detailing the compensation of James Gilday – Keller Williams – Indianapolis/Carmel are set forth in the Listing Contract (Exclusive Right to Sell), a copy of which is attached hereto as Exhibit "A". James Gilday – Keller Williams – Indianapolis/Carmel would receive a commission of 7.0% of the gross selling price of the real estate, of which 2.5% may be paid to any other cooperating broker who

procures a buyer for said real estate, pursuant to a Broker's Cooperative Compensation Policy, previously disclosed to Debtor

5. The employment of James Gilday – Keller Williams – Indianapolis/Carmel would be in the best interest of this estate.

NOTICE: Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the court to enter an order employing the broker, or if you want the court to consider your views on the application, then on or before **November 16, 2020**, (14 days from the date of service), you or your attorney must file with the court a written objection explaining your position.

Those not permitted to file electronically must deliver any objection by U.S. mail, courier, overnight/express mail, or in person at:

Clerk, U.S. Bankruptcy Court
116 U.S. Courthouse
46 E. Ohio Street
Indianapolis, IN 46204

If you mail your objection to the court, you must mail it early enough so the court will **receive** it on or before the deadline stated above.

You must also send a copy to:

Attorney for Debtor
Mike Norris & Associates, P.C.
3802 W. 96th Street, #110
Indianapolis, IN 46268

Chapter 13 Trustee
Ann M. DeLaney
PO Box 441285
Indianapolis, IN 46204

WHEREFORE, the Debtor, by counsel, moves the Court to approve the application as proposed herein.

Date: 11/2/2020

Respectfully Submitted,



Michael J. Norris (#15341-49)
Mike Norris & Associates, P.C.
Attorney for the Debtor
3802 W. 96th Street, #110
Indianapolis, IN 46268
Phone: (317) 266-8888
Fax: (317) 266-3401
E-mail: mike@mikenorrislaw.com

CERTIFICATE OF SERVICE

I hereby certify that on 11/2/2020, a copy of the foregoing was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System. Parties may access this filing through the Court's system:

Ann M. DeLaney ECFdelaney@trustee13.com, ecfdelaney@gmail.com
Steven C. Earnhart earnhart@indiana-attorneys.com, meloche@indiana-attorneys.com
Steven Henry Patterson inbk@rslegal.com, rsbkecfbackup@gmail.com; reisenfeld@ecf.inforuptcy.com
Martha Rose Spaner inbk@rslegal.com, rsbkecfbackup@gmail.com; reisenfeld@ecf.inforuptcy.com
U.S. Trustee ustpreion10.in.ecf@usdoj.gov

I further certify that on 11/2/2020, a copy of the foregoing was mailed by first-class U.S. Mail, postage prepaid, and properly addressed to the following:

Debtor, Johnny Lorick, 6445 Harrison Ridge Boulevard, Indianapolis, IN 46236;

Realtor, James Gilday – Keller Williams – Indianapolis/Carmel, 11550 N Meridian Street, Suite 450, Carmel, IN 46032.

CREDITORS THAT FILED A PROOF OF CLAIM:

See Mailing Matrix, attached hereto as Exhibit "C."

I further certify that 11/2/2020, a copy of the foregoing was mailed by CERTIFIED U.S. Mail, postage prepaid, and properly addressed to the following:

SENT VIA CERTIFIED MAIL TO PRESIDENT / HIGHEST OFFICER:

N/A

Date: 11/2/2020



Michael J. Norris (#15341-49)
Mike Norris & Associates, P.C.

EXHIBIT A



AMENDMENT # ONE TO LISTING CONTRACT
For use only by members of the Indiana Association of REALTORS®

1 Date: 10/28/2020
2 This Amendment is attached to and made part of Listing Contract dated 09/03/2020
3 _____, between James Gilday Keller Williams - Indianapolis/Carmel, (Broker/Company),
4 and Johnny Lorick _____, (Seller),
5 on property known as 6445 Harrison Ridge Boulevard
6 Indianapolis, Indiana, Zip 46236, which is legally described as:
7 HARRISONRIDGE SEC 1 L 19
8 _____ (the "Property").
9 The Listing Contract is amended as follows: (check appropriate paragraph letter)
10 ☐ A. Listing Price is changed from \$ _____ U.S. Dollars to \$ _____ U.S. Dollars.
11 ☐ B. Listing Contract is extended from 11:59 PM of _____ day of _____,
12 _____, to 11:59 PM of the _____ day of _____.
13 ☒ C. Effective date of Listing Contract is changed to 10/30/2020
14 and expiration date is changed to 10/30/2021
15 ☐ D. Additional financing methods offered: _____
16 _____
17 ☐ E. Other changes in the Listing Contract: _____
18 _____
19 _____
20 _____
21 _____
22 _____

23 All other terms and conditions of the Listing Contract remain unchanged.

24 By signature below, the parties acknowledge receipt of a signed copy of this Amendment.

25 James Gilday RB14048800
26 AGENT IN LICENSE #

Johnny Lorick
SELLER'S SIGNATURE
DATE
dotloop verified
10/29/20 1:32 PM EDT
7HUG-TJWR-YVP9-GATR

27
28
29 Keller Williams - Indianapolis/Carmel 10300179
30 BROKER OR COMPANY NAME IN LICENSE #

Johnny Lorick
PRINTED

SELLER'S SIGNATURE
DATE

31
32
33 _____
34 ACCEPTED BY: MANAGING BROKER DATE

PRINTED

MLS #



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Form #13A. Copyright IAR 2020





Listing Contract (EXCLUSIVE RIGHT TO SELL)



For use only by members of the Indiana Association of REALTORS®

In consideration of services to be performed by Keller Williams - Indianapolis/Carmel
(Broker/Company, hereinafter referred to as "Broker") for Johnny Lorick

Seller appoints Broker as Seller's broker with irrevocable and exclusive right to sell, exchange, option, or lease the real property known
as 6445 Harrison Ridge Boulevard in Lawrence Township,

Marion County County, Indianapolis, Indiana 46236
(zip code) legally described as: HARRISONRIDGE SEC 1 L 19

(the "Property")

This contract begins on 09/03/2020, and expires at 11:59 PM 09/02/2021
subject to the following terms and conditions:

List Price: (\$ 449,900) four hundred forty-nine thousand nine hundred U.S. Dollars. Possession: Closing

Seller represents that Seller ☐ is ☒ is not delinquent on any loans which could constitute a lien on the Property; Seller
represents that the total loans affecting the Property ☐ do ☒ do not exceed the list price and costs of sale. Seller is not a party
to any bankruptcy proceeding. Also, Seller has the capacity to convey the Property by a general Warranty Deed or by
foreclosure proceeding? ☐ Yes ☒ No.

Seller ☐ is ☒ is not a "foreign person" (individual or entity). Seller ☐ is ☒ is not subject to the Foreign Investment in Real
Property Tax Act. See <http://www.irs.gov/publications/p515/index.html>.

Terms of Sale: The Property may be sold for cash in U.S. Dollars or any of the following methods indicated below:

- | | |
|---|--|
| <input checked="" type="checkbox"/> Conventional Mortgage | <input checked="" type="checkbox"/> Conditional Sales Contract |
| <input checked="" type="checkbox"/> Insured Conventional Mortgage | <input checked="" type="checkbox"/> FHA |
| <input type="checkbox"/> Assumption of Existing Mortgage Balance | <input checked="" type="checkbox"/> VA |
| <input type="checkbox"/> Other | |

Seller agrees to pay costs associated with financing not to exceed _____ U.S. Dollars.

Property Offered for Sale: The above list price includes the Property and all improvements and fixtures permanently installed and affixed
thereto, except mug hooks in kitchen, all shelves, all pictures and decorative items, and all curtain rods Items of Personal Property
included in the sale:

Seller shall remove all debris and personal property not included in the sale. Any existing improvements and fixtures
permanently installed and affixed which Seller does not want included in the sale shall be removed by Seller prior to the
effective date of this listing and replaced with an appropriate substitute, of applicable.

A. **EXCLUSIVE LISTING.** The parties understand and agree that this is an exclusive right to sell, option, exchange or lease listing, and
Broker shall be entitled to the commission hereinafter established which shall be payable in U.S. Dollars upon the occurrence of
any of the following events:

- at the time the Property is sold, optioned, exchanged or leased by any person, including the Seller, to any person during
the term of this contract or any renewal or extension thereof,
- at the time Seller, Broker, or any other real estate licensee secures a buyer or lessee ready, willing and able to purchase,
option, exchange or lease the Property for such price and terms as specified, or such other price or terms as Seller may
accept,
- at the time an agreement is entered into sell, exchange, option or lease during the term of this contract or any renewal or
extension thereof, and ultimately completed after the termination of this contract,
- the Property is sold, optioned, leased, or exchanged by Seller or any person within 180 days after
termination of this Listing Contract to any person procured in whole or in part by the efforts of Broker, any cooperating
broker, or Seller, provided, however, this extension clause shall not apply if this Exclusive Listing Contract terminates and
the Property is listed exclusively with another licensed broker, or
- at the time of default by Seller to any valid, fully executed, written agreement to sell, option, exchange, or lease the Property.

Any commission required to be paid under items 1., 3. and 4. above shall be due and payable at the closing of the transaction when title
to or any interest in the Property is transferred to a buyer or lessee. Any commission required to be paid under items 2. and 5. above
shall be due and payable upon demand by Broker. In the event that commission is not paid when due, then Broker shall be entitled to
interest rate of 12 % per annum until commission is paid.

If the Seller and a Buyer sign a Purchase Agreement, Option to Purchase Real Estate, Lease or the closing of the sale of the Property will not
take place until after the term of this contract, then this contract shall automatically be extended to coincide with the closing date or term of the lease.

B. **BROKER'S COMMISSION.** The broker's commission charged by the listing Broker for services rendered, with respect to any listing is solely a
matter of negotiation between Broker and Seller and is not fixed, controlled, suggested recommended or maintained by the Indiana

6445 Harrison Ridge Boulevard, Indianapolis, IN 46236

(Property Address)

65 Association of REALTORS®, Inc., the local Board/Association of REALTORS®, the listing service (if applicable) or any person not a party to
66 the contract.

67
68 Seller shall pay in cash in U.S. Dollars to Broker for services a total commission as follows:
69

- 70 1. 7 % of the selling/exchange price or option selling price, but not less than \$ _____
71 _____ U.S. Dollars.
72 2. In the event of a purchase option, the Seller agrees to compensate Broker _____ % of the consideration paid
73 for an Option to Purchase.
74 3. In the event of a lease, the Seller agrees to compensate Broker _____ % of all amounts
75 to be paid by a lessee to Seller over the term of the lease.
76 4. Other: _____
77 _____

78 SELLER HAS BEEN ADVISED OF BROKER'S COOPERATIVE COMPENSATION POLICY, including the amount of compensation
79 that will be offered to cooperating brokers which is 2.5 % of the selling price but not less than \$ _____,
80 U.S. Dollars, included in total commission listed above.
81

82 C. COMMISSION; ATTORNEY FEES. For purposes of this contract, the parties understand and agree that Broker's commission is
83 deemed to be a share of the purchase money received by Seller. If any action is filed in relation to this Listing Contract, the
84 unsuccessful party shall pay to the successful party a reasonable sum for the successful party's attorney's fees and court costs.
85

86 D. EARNEST MONEY. Broker is authorized to accept earnest money or any part of the purchase price and hold it in an escrow/trust
87 account. In the event that Seller is to receive any portion of the earnest money, Seller authorizes Broker to keep any earnest money deposits
88 up to the amount the commission would have been if the sale was completed in payment for Broker's expenses, services and advertising.
89

90 E. LISTING SERVICE INFORMATION (IF APPLICABLE). It is understood that the Broker may rely on the validity of the data pertaining to
91 this Listing Contract which has been provided by the Seller, and the Seller agrees that Broker may disclose the data to a listing service,
92 Internet or any advertising media and that the Broker may furnish notice to a listing service or other provider of all changes of
93 information concerning the Property. Seller has been advised of the benefits of marketing a property through a listing service. Excluding
94 a property from a listing service may result in a lower number of offers received and lower sales price.
95

96 F. INFORMATION REGARDING PROPERTY. Seller acknowledges that the information on the Seller's Residential Real Estate Sales
97 Disclosure Form (if applicable) and the information provided for the listing is true and correct, and that Seller is the owner of the
98 Property or is the authorized agent(s) of the true owner with complete and full authority to act on behalf of the owner(s). Seller further
99 warrants that no other listing contract is now in force with any other broker. The Seller(s) or authorized agent(s) agree to indemnify,
100 actively defend and hold Broker, Company and its agents harmless from any damages, loss, liability and expenses including attorney
101 fees and costs, arising from incorrect information or failure to supply material information regarding the Property, including, but not
102 limited to the condition of appliances, heating, plumbing, electrical, sewage, major defects in structure, mold and/or other environmental
103 conditions or hazards, location of property lines, public and private restrictions on the use of the Property, any loss or liability in
104 conjunction with this agreement or with Broker or other licensees showing the Property including, but not limited to, injuries suffered by
105 other licensees or prospective buyers.
106

107 G. ENVIRONMENTAL CONTAMINANTS ADVISORY/RELEASE. Seller acknowledges that Listing Broker, Selling Broker and all licensees
108 associated with Brokers are NOT experts and have NO special training, knowledge or experience with regard to the evaluation or
109 existence of possible lead-based paint, radon, mold and other biological contaminants ("Environmental Contaminants") which might
110 exist and affect the Property. Environmental Contaminants at harmful levels may cause property damage and serious illness, including
111 but not limited to, allergic and/or respiratory problems, particularly in persons with immune system problems, young children and/or the
112 elderly.
113

114 Seller agrees to consult with appropriate experts and accepts all risks for Environmental Contaminants and releases and
115 holds harmless all Brokers, their companies and licensees from any and all liability, including attorney's fees and costs,
116 arising out of or related to any inspection, inspection result, repair, disclosed defect or deficiency affecting the Property,
117 including Environmental Contaminants. This release shall survive the closing.
118

119 H. AGENCY DISCLOSURES.

- 120
121 1. Office Policy. Seller acknowledges receipt of a copy of the written office policy relating to agency.
122
123 2. Agency Relationship. I.C. 25-34. 1-10-9.5 provides that a Licensee has an agency relationship with, and is representing, the
124 individual with whom the Licensee is working unless (1) there is a written agreement to the contrary; or (2) the Licensee is merely
125 assisting the individual as a customer without compensation. Licensee(Broker) represents the interests of the Seller as Seller's
126 agent to sell the Property. Licensee owes duties of trust, loyalty, confidentiality, accounting and disclosure to the Seller. However,
127 Licensee must deal honestly with a buyer and disclose to the buyer information about the Property. All representations made by

6445 Harrison Ridge Boulevard, Indianapolis, IN 46236

(Property Address)

Licensee about the Property are made as the agent of the Seller. Seller is advised that the Property may be sold with the assistance of other Licensees working as buyer agents and that Licensee's company policy is to cooperate with and compensate buyer agents. Buyer agents are Licensees who show the Property to prospective buyers, but who represent only the interests of the buyer. Buyer agents owe duties of trust, loyalty, confidentiality, accounting and disclosure to buyers. All representations made by buyer agents about the Property are not made as the agent of the Seller.

3. **Limited Agency Authorization.** Licensee or the managing broker may represent Buyer as a buyer agent if such a Buyer wishes to see the Property, Licensee has agency duties to both Seller and Buyer, and those duties may be different or even adverse. Seller knowingly consents to Licensee acting as a limited agent for such showings.

If limited agency arises, Licensee shall not disclose the following without the informed consent, in writing, of both Seller and Buyer:

- Any material or confidential information, except adverse material facts or risks actually known by Licensee concerning the physical condition of the Property and facts required by statute, rule, or regulation to be disclosed and that could not be discovered by a reasonable and timely inspection of the Property by the parties.
- That a Buyer will pay more than the offered purchase price for the Property.
- That Seller will accept less than the listed price for the Property.
- Other terms that would create a contractual advantage for one party over another party.
- What motivates a party to buy or sell the Property.

In a limited agency situation, the parties agree that there will be no imputation of knowledge or information between any party and the limited agent or among Licensees.

Seller acknowledges that Limited Agency Authorization has been read and understood. Seller understands that Seller does not have to consent to Licensee(s) acting as limited agent(s), but gives informed consent voluntarily to limited agency and waives any claims, damages, losses, expenses, including attorneys' fees and costs, against Licensee(s) arising from Licensee's(s') role of limited agent(s).

- I. **SELLER AUTHORIZATION AND COOPERATION.** Seller agrees to provide Broker with the required information necessary for entry into a listing service, Internet or other advertising media, to include electronic media and the use of any exterior/interior photos, if applicable. Seller will cooperate with Broker by permitting the Property to be shown at reasonable times and authorizes Broker to place and remove "For Sale" and other signs on the Property.

- Seller authorizes Broker and cooperating brokers, buyer brokers, Broker's personal assistants, contractors, inspectors, appraisers and others reasonably necessary to market the Property to enter the Property. Seller acknowledges that a buyer may enter the Property with contractors, inspectors or appraisers without being accompanied by Broker. Buyer or Buyer's broker may take videos, photos and electronic images of the Property.
- Seller will provide Broker with key(s) necessary to access the Property.
- Seller authorizes Broker to have duplicate keys made.
- Seller agrees not to rent or lease the Property during the term of this Listing Contract without written notification to Broker.
- Seller agrees that Broker may work with buyer brokers to assist in performing Broker's duties according to the terms of this Listing Contract.
- Seller grants to Broker an exclusive, non-revocable, copyright license to disseminate, publish, modify and reproduce all of the content of this Listing Contract, including but not limited to, price and terms of financing on a closed sale, photographs, drawings, written descriptions, narratives, and motion pictures obtained or produced by Broker and Broker's agents pursuant to this Listing Contract to members of the Indiana Association of REALTORS®, Inc., to other brokers upon request and to a listing service, Internet or any advertising media. Seller agrees that Broker shall own all rights, title and interest, including but not limited to, any copyright in Property images taken by Broker's photographers or agents.
- Seller authorizes its utility companies to divulge all utility information to Broker and to provide copies of utility statements, if requested. Seller's utility companies are as follows: _____
- Seller authorizes its Homeowner's Association (HOA) to divulge all HOA information to Broker and to provide copies of all HOA documents if requested. HOA Management Company: Gemini Management. HOA Contact Information: 9111 Crawfordsville Rd, Indianapolis 46234. Seller acknowledges there are homeowner's association fees and/or assessments in the amount of \$350 U.S. Dollars per Annually, which have been paid by Seller through _____. HOA/Management Company may require payment from Seller prior to issuing verification of good standing and/or transfer of ownership.
- Seller authorizes its lending institution to divulge all mortgage information to Broker and to provide copies of the note and mortgage, if requested. Seller's lending institution is _____ and the mortgage loan number is _____. If Seller's mortgage is subject to a pre-payment penalty, Seller agrees to give timely written notice to Seller's lender that the mortgage is to be pre-paid from the sale proceeds of the Property. It is acknowledged that Seller's failure to give this notice may result in a pre-payment penalty to be paid by Seller.
- Seller ☒ does ☐ does not authorize Broker to disclose the existence of written offers to Buyer. If Seller has authorized disclosure of the existence of offers on the Property, Broker shall also disclose, if asked, whether offers were obtained by the listing licensee, another licensee in the listing firm or by a cooperating broker. (NOTE: Disclosure of individual and company names is not necessary.)
- Seller ☒ is ☐ is not offering a limited home warranty.

6445 Harrison Ridge Boulevard, Indianapolis, IN 46236

(Property Address)

- 194 J. **LOCKBOX/KEY AUTHORIZATION/USE.** To facilitate access to the Property, a lockbox installation ☐ is ☐ is not authorized, subject
 195 following acknowledgements/conditions:
 196
- 197 1. Seller will safeguard valuables. Seller accepts responsibility for preparing the Property to minimize the likelihood of injury,
 198 damage and/or loss of personal property.
 - 199 2. Seller acknowledges Broker is not an insurer of Seller's real estate and personal property and waives claims against
 200 Broker and Broker's authorized persons for loss and/or damage. Seller further agrees to indemnify and hold harmless Broker
 201 and all authorized persons from claims by third parties from all loss and/or damage.
 - 202 3. Seller instructs Broker to make reasonable efforts to notify Seller of showing requests. If Seller cannot be contacted to
 203 schedule a showing, Seller ☒ authorizes ☐ does not authorize Broker to access the Property,
 - 204 4. Where a tenant/lessee occupies the Property, it is Seller's sole responsibility to obtain tenant/lessee consent to allow the
 205 use of a lockbox/key and consent for Broker to access the property.
 206
- 207 K. **RECORDINGS AT THE PROPERTY.** In the event Seller has a recording system at the Property which captures audio and/or video,
 208 Seller understands that recording and transmitting of audio and/or video may result in violation of state and/or federal laws. Seller
 209 acknowledges that prospective purchasers may photograph or video the interior of the Property. Seller should remove any items of a
 210 personal nature that Seller does not want photographed, recorded or transmitted, such as family photos, paperwork and other
 211 personally identifiable information. Seller hereby releases and indemnifies Broker Company and its agents from any liability which may
 212 result from any recording or transmitting at the Property.
 213
- 214 L. **FAIR HOUSING.** The parties acknowledge that the Fair Housing Act prohibits discrimination in housing because of race, color, national
 215 origin, religion, sex, familial status, and handicap.
 216
- 217 The National Association of REALTORS® Code of Ethics also prohibits REALTORS® from discriminating on the basis of sexual
 218 orientation or gender identity.
 219
- 220 M. **ADDITIONAL PROVISIONS.**
 221
- 222 1. Seller understands the terms of this Listing Contract and has received a copy.
 - 223 2. The parties to this contract agree that it contains the entire agreement of the parties and cannot be changed except by their
 224 written consent.
 - 225 3. The parties to this contract agree that it is binding upon the parties' heirs, administrators, executors, successors and assigns.
 - 226 4. The parties to this contract agree that this Agreement/contract together with any and all subsequent forms, amendments and
 227 addenda may be executed simultaneously or in two or more counterparts, each of which shall be deemed an original, but all of
 228 which together shall constitute one and the same instrument. The parties agree that this Agreement/contract together with any
 229 and all subsequent forms, amendments and addenda may be transmitted between them electronically or digitally. The parties
 230 intend that electronically or digitally transmitted signatures constitute original signatures and are binding on the parties. The
 231 original documents shall be promptly delivered, if requested.
 - 232 5. Broker may refer Seller to other professionals, service providers or product vendors, including lenders, loan brokers, title
 233 insurers, escrow companies, inspectors, pest control companies, contractors and home warranty companies. Broker does not
 234 guarantee the performance of any service provider. Seller is free to select providers other than those referred or
 235 recommended to Seller by Broker.
 - 236 6. Broker is not and shall not be charged with the responsibility for the custody, management, care, maintenance, protection or
 237 repair of the Property nor for the protection or custody of any personal property located thereon, unless provided for in another
 238 written agreement.
 - 239 7. Seller consents to receive communications from Broker via telephone, U.S. mail, email, text message and facsimile at the
 240 numbers/addresses provided to Broker unless Seller notifies Broker in writing to the contrary.
 - 241 8. Where the word "Broker" appears, it shall mean "Licensee" as provided in I.C.25-34.1-10-6.8.
 - 242 9. Seller discloses to Listing Broker that Seller is licensed and holds License # _____.
 - 243
- 244 N. **WIRE FRAUD.** If you receive any electronic communication directing you to transfer funds or provide nonpublic personal
 245 information, **EVEN IF THAT ELECTRONIC COMMUNICATION APPEARS TO BE FROM BROKER OR TITLE COMPANY,**
 246 do not respond until you verify the authenticity by direct communication with Broker or Title Company. Do not rely on
 247 telephone numbers provided in the electronic communication. Such requests may be part of a scheme to steal funds
 248 or use your identity to commit a crime.

249 O. FURTHER CONDITIONS.

250 Listing agent will withdraw the listing with written notice from the seller.

251 _____
252 _____
253 _____
254 _____
255 _____

256 _____
257 James Gilday RB14048800 *Johnny Lorick* dotloop verified
258 AGENT IN LICENSE # SELLER'S SIGNATURE DATE
259 _____

260 Keller Williams Indianapolis/Carmel 103001179 Johnny Lorick
261 BROKER OR COMPANY NAME IN LICENSE # PRINTED
262 _____

263 _____
264 ACCEPTED BY: MANAGING BROKER DATE SELLER'S SIGNATURE DATE
265 _____

266 _____
267 PRINTED



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Form #01. Copyright IAR 2020





SELLER/LESSOR VIRTUAL OFFICE WEBSITE
(VOW) ADVERTISING OPTION-OUT

Property Address 6445 HARRISON RIDGE Boulevard, Indianapolis, IN 46236

1. ☒ I/We have advised Keller Williams Realty that I/We **WANT** the listed property to be displayed on the Internet.
2. ☐ I/We have advised Keller Williams Realty that I/We **DO NOT WANT** the address of the listed property To be displayed on the internet.

I/We understand and acknowledge that if I/we have selected item #2 above, consumers who conduct searches for listings on the internet will not see information about the listed property in response to their search.

Johnny Lorick
SELLER/LESSOR SIGNATURE DATE

Johnny Lorick

PRINTED

dotloop verified
09/09/20 7:30 PM
EDT
DLQE-0TDT-JY8F-J34Y

SELLER/LESSOR SIGNATURE DATE

PRINTED



SELLER'S RESIDENTIAL REAL ESTATE SALES DISCLOSURE
State Form 46234 (R6/6-14)

KW INDIANAPOLIS
METRO NORTH
KELLERWILLIAMS

Date (month, day, year)
08/28/2020

Note: This form has been modified from the version currently found at 876 IAC 9-1-2 to include questions regarding disclosure of contamination related to controlled substances or methamphetamine as required by

P.L. 180-2014. Rule revisions will be made to 876 IAC 9-1-2 to include these changes in the near future, however the Commission has made this information available now through this updated form.

Seller states that the information contained in this Disclosure is correct to the best of Seller's CURRENT ACTUAL KNOWLEDGE as of the above date. The prospective buyer and the owner may wish to obtain professional advice or inspections of the property and provide for appropriate provisions in a contract between them concerning any advice, inspections, defects, or warranties obtained on the property. The representations in this form are the representations of the owner and are not the representations of the agent, if any. This information is for disclosure only and is not intended to be a part of any contract between the buyer and the owner. Indiana law (IC 32-21-5) generally requires sellers of 1-4 unit residential property to complete this form regarding the known physical condition of the property. An owner must complete and sign the disclosure form and submit the form to a prospective buyer before an offer is accepted for the sale of the real estate.

Property address (number and street, city, state, and ZIP code) **6445 Harrison Ridge Boulevard, Indianapolis, IN 46236**

1. The following are in the conditions indicated:

A. APPLIANCES	None/Not Included/Rented	Defective	Not Defective	Do Not Know	C. WATER & SEWER SYSTEM	None/Not Included/Rented	Defective	Not Defective	Do Not Know	
Built-in Vacuum System	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Cistern	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Clothes Dryer	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Septic Field/Bed	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Clothes Washer	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Hot Tub	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Dishwasher	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Plumbing	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Disposal	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Aerator System	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Freezer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sump Pump	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Gas Grill	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Irrigation Systems	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Hood	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Water Heater/Electric	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Microwave Oven	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water Heater/Gas	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Oven	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water Heater/Solar	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Range	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Water Purifier	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Refrigerator	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water Softener	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Room Air Conditioner(s)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Well	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Trash Compactor	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Septic and Holding Tank/Septic Mound	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
TV Antenna/Dish	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Geothermal and Heat Pump	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Other: gas stovetop and vent	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Other Sewer System (Explain)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Swimming Pool & Pool Equipment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				Yes	No	Do Not Know
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are the structures connected to a public water system?			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
B. Electrical System	None/Not Included/Rented	Defective	Not Defective	Do Not Know	Are the structures connected to a public sewer system?			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Air Purifier	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Are there any additions that may require improvements to the sewage disposal system?			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Burglar Alarm	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	If yes, have the improvements been completed on the sewage disposal system?			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ceiling Fan(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Are the improvements connected to a private/community water system?			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Garage Door Opener / Controls	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Are the improvements connected to a private/community sewer system?			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inside Telephone Wiring and Blocks/Jacks	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	D. HEATING & COOLING SYSTEM	None/Not Included/Rented	Defective	Not Defective	Do Not Know	
Intercom	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Attic Fan	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Light Fixtures	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Central Air Conditioning	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Sauna	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Hot Water Heat	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Smoke/Fire Alarm(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Furnace Heat/Gas	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Switches and Outlets	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Furnace Heat/Electric	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Vent Fan(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Solar House-Heating	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
60/100/200 Amp Service (Circle one)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Woodburning Stove	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Generator	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Fireplace	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
NOTE: Means a condition that would have a significant "Defect" adverse effect on the value of the property, that would significantly impair the health or safety of future occupants of the property, or that if not repaired, removed or replaced would significantly shorten or adversely affect the expected normal life of the premises.					Fireplace Insert	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
					Air Cleaner	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
					Humidifier	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
					Propane Tank	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
					Other Heating Source	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

The information contained in this Disclosure has been furnished by the Seller, who certifies to the truth thereof, based on the Seller's CURRENT ACTUAL KNOWLEDGE. A disclosure form is not a warranty by the owner or the owner's agent, if any, and the disclosure form may not be used as a substitute for any inspections or warranties that the prospective buyer or owner may later obtain. At or before settlement, the owner is required to disclose any material change in the physical condition of the property or certify to the purchaser at settlement that the condition of the property is substantially the same as it was when the disclosure form was provided. Seller and Purchaser hereby acknowledge receipt of this Disclosure by signing below.

Signature of Seller	<i>Sherry Smith</i>	dotloop verified 09/03/20 7:30 PM EDT JWGI-D4VN-285X-0QAO	Signature of Buyer	
Signature of Seller			Signature of Buyer	
The Seller hereby certifies that the condition of the property is substantially the same as it was when the Seller's Disclosure form was originally provided to the Buyer.				
Signature of Seller (at closing)			Signature of Seller (at closing)	

Property address (number and street, city, state, and ZIP code) 6445 Harrison Ridge Boulevard, Indianapolis, IN 46236			
2. ROOF	YES	NO	DO NOT KNOW
Age, if known <u>19</u> Years.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does the roof leak?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is there present damage to the roof?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is there more than one layer of shingles on the house?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
If yes, how many layers? _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. HAZARDOUS CONDITIONS	YES	NO	DO NOT KNOW
Have there been or are there any hazardous conditions on the property, such as methane gas, lead paint, radon gas in house or well, radioactive material, landfill, mineshaft, expansive soil, toxic materials, mold, other biological contaminants, asbestos insulation, or PCB's?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is there any contamination caused by the manufacture or a controlled substance on the property that has not been certified as decontaminated by an inspector approved under IC 13-14-1-15?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Has there been manufacture of methamphetamine or dumping of waste from the manufacture of methamphetamine in a residential structure on the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Explain:			
E. ADDITIONAL COMMENTS AND/OR EXPLANATIONS: (Use additional pages, if necessary)			

4. OTHER DISCLOSURES	YES	NO	DO NOT KNOW
Do structures have aluminum wiring?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Are there any foundation problems with the structures?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Are there any encroachments?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Are there any violations of zoning, building codes, or restrictive covenants?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is the present use of non-conforming use? Explain:			
Is the access to your property via a private road?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is the access to your property via a public road?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the access to your property via an easement?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have you received any notices by any governmental or quasi-governmental agencies affecting this property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Are there any structural problems with the building?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have any substantial additions or alterations been made without a required building permit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Are there moisture and/or water problems in the basement, crawl space area, or any other area?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is there any damage due to wind, flood, termites, or rodents?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Have any structures been treated for wood destroying insects?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Are the furnace/woodstove/chimney/flue all in working order?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the property in a flood plain?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Do you currently pay for flood insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Does the property contain underground storage tank(s)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is the homeowner a licensed real estate salesperson or broker?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is there any threatened or existing litigation regarding the property?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Is the property subject to covenants, conditions and/or restrictions of a homeowner's association?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the property located within one (1) mile of an airport?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

The Information contained in this Disclosure has been furnished by the Seller, who certifies to the truth thereof, based on the Seller's **CURRENT ACTUAL KNOWLEDGE**. A disclosure form is not a warranty by the owner or the owner's agent, if any, and the disclosure form may not be used as a substitute for any inspections or warranties that the prospective buyer or owner may later obtain. At or before settlement, the owner is required to disclose any material change in the physical condition of the property or certify to the purchaser at settlement that the condition of the property is substantially the same as it was when the disclosure form was provided. Seller and Purchaser hereby acknowledge receipt of this Disclosure by signing below.

Signature of Seller	<i>Sherry Lovick</i>	dotloop verified 09/03/20 7:30 PM EDT XDIB-YL71-SJRE-QFYF	Signature of Buyer	
Signature of Seller			Signature of Buyer	

The Seller hereby certifies that the condition of the property is substantially the same as it was when the Seller's Disclosure form was originally provided to the Buyer.

Signature of Seller (at closing)	Signature of Seller (at closing)
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FORM #03.





SELLER'S ESTIMATED NET PROCEEDS

For use only by members of the Indiana Association of REALTORS®

1	Property Address	6445 Harrison Ridge Boulevard, Indianapolis, IN 46236	
2	Place of Closing		
3	Closing Agent		Closing Date
4	Seller	Johnny Lorick	Buyer
5	Sales Price	\$ 424,900	
6			
7			
8			
9	Gross Amount Due Seller		\$ 449,900
10	EXPENSE OF SELLER		
11	Title Insurance	\$ 1,500	
12	Pay-Off of First Mortgage	\$	
13	Taxes (\$1,904)	\$3,872	
14	Broker's Commission		
15	BAC: 3%	\$13,497	
16	LAC: 4%	\$17,996	
17	Home Warranty	\$585	
18	Misc. Cost	\$500	
19			
20			
21			
22			
23			
24			
25			
26	Total Expenses	\$ 37,950	
27	Net Amount Due Seller		\$ 411,950
28			

29 **APPROVED:**

30 James Gilday RB14048800
 31 AGENT IN LICENSE #

32 Keller Williams Indianapolis/Carmel 103001179
 33 BROKER OR COMPANY NAME IN LICENSE #

Johnny Lorick
 dotloop verified
 09/03/20 7:30 PM EDT
 D3RG-ZCBV-XYM8-CGFI

SELLER'S SIGNATURE

Johnny Lorick
 PRINTED

SELLER'S SIGNATURE

PRINTED



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 Form #30. Copyright IAR 2020



Exhibit 'g'

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION

In re:)
Johnny Darrell Lorick,) CASE #: 19-00252-JJG-13
Debtor.)

AFFIDAVIT OF JAMES GILDAY – KELLER WILLIAMS – INDIANAPOLIS/CARMEL

COMES NOW James Gilday – Keller Williams – Indianapolis/Carmel, and being first duly sworn upon broker's oath, deposes and says:

1. I am affiliated with Keller Williams – Indianapolis/Carmel, 11550 N Meridian Street, Suite 450, Carmel, IN 46032;
2. Debtor Johnny Darrell Lorick wishes for me to assist in selling the real estate commonly referred to as 6445 Harrison Ridge Boulevard, Indianapolis, IN 46236; and
3. I have no connection with the Debtor, or any other party in interest, and no interest adverse to the Trustee or to the bankruptcy estate in the matters upon which I and/or Keller Williams – Indianapolis/Carmel is to be engaged in the above-captioned matter, and I have no arrangement for the sharing of any fees in the above-captioned matter, except for those that are disclosed in the Listing Contract (Exclusive Right to Sell) signed on October 29, 2020 with a contract commencement date of October 30, 2020 (attached hereto as Exhibit "A"), which has been previously executed by Johnny Darrell Lorick and I. The proposed commission rate of myself and/or Keller Williams – Indianapolis/Carmel is 7.0% of the selling price which is referenced in said Listing Contract, of which 2.5% may be paid to any other cooperating broker who procures a buyer for said real estate, pursuant to a Broker's Cooperative Compensation Policy

previously disclosed to Johnny Darrell Lorick. Typically, a total commission rate is 7.0% of the selling price.

FURTHER, AFFIANT SAYETH NOT.

I verify under penalty of perjury that the foregoing is true and correct to the best of my knowledge on this 2 of November, 2020.

<i>Jim Gilday</i>	dotloop verified 11/02/20 12:23 PM EST 50KC-P2EJ-COSR-0C7S
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James Gilday - Keller Williams –
Indianapolis/Carmel
11550 N Meridian Street, Suite 450
Carmel, IN 46032
jim@thegildaygroup.com

EXHIBIT C

Colonial Savings
PO Box 2988
Fort Worth, TX 76113-2988

(p) INDIANA DEPARTMENT OF REVENUE
ATTN: BANKRUPTCY
100 N SENATE AVE
INDIANAPOLIS IN 46204-2253

Indiana Nephrology & Internal Medicine
9011 N Meridian Street
Suite 225
Indianapolis, IN 46260-5365

Internal Revenue Service
Attn: Bankruptcy Department
PO Box 7346
Philadelphia, PA 19101-7346

LVNV Funding LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Navient Solutions, LLC on behalf of
Ascendium Education Solutions, Inc.
PO BOX 8961
Madison, WI 53708-8961

ODR Bkcy
955 Center St NE
Salem, OR 97301-2555

(p) PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

St. Vincent Hospital
by American InfoSource as agent
PO Box 248838
Oklahoma City, OK 73124-8838